

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract of the Disclosure and
please substitute therefor the new Abstract of the Disclosure
which is attached hereto on a separate sheet.

ABSTRACT OF THE DISCLOSURE

An apparatus, including a first processing device for processing information regarding a transaction involving an account and generating a first message containing information regarding the transaction, and a transmitter for transmitting the first message to a first communication device in real-time, and a memory device for storing information regarding transactions involving a plurality of accounts, wherein the information regarding a transaction or the information contained in the first message is automatically received by a receiver and automatically stored in the memory device. The first processing device or a second processing device processes information regarding a request for transaction information and generates a second message in response to the request using the information regarding transactions stored in the memory device. The second message is transmitted to the first communication device or to the second communication device on or over the Internet and/or the World Wide Web.